policy holders can also take treatment in any hospital/nursing home of their choice and seek reimbursement of hospitalisation expenses subject to the limits of benefits available under the policy.

(d) No, Sir.

(e) The present practice of issuing certificate of cover has been found to be quite satisfactory.

Proportion between Government Deficit and GDP

1955. SHRI DIPEN GHOSH: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that there has been a decline in the Union Government's deficit in proportion of gross domestic products; and

(b) if so, what is the present proportion between the two and what are the basis of such calculations?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHANTARAM POTDUKHE): (a) & (b) Fiscal deficit of the Union Government on the basis of provisional Accounts amounted to Rs. 44650 crores in 1990-91, which was 8.4% of GDP for the year. It is expected to decline to Rs. 37792 crores in RE 1991-92, which would be 6.3% of the estimated GDP for the current year. It is estimated to further go down to Rs. 34408 crores at the end of 1992-93.

Permission to open Banks by Finance and Leasing Companies

1956. SHRI RAJUBHAI A. PARMAR:
SHRI SANTOSH KUMAR SAHU:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government have allowed some finance and leasing companies to open private banks;

(b) if so, what are the details thereof; and

(c) what are the details of stipulations made to operate certain branches in rural areas and to restrict banking operations abroad by such privately opened banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) Reserve Bank of India have reported that there is no proposal as yet to allow finance and leasing companies to operate as banks.

(b) and (c) Do not arise.

Refinance Scheme for Assistance to Marketing Entrepreneurs

1957. SHRIMATI PRATIBHA SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether the refinance scheme for assistance to marketing entrepreneurs to set up outlets for sale of SSI products has been covered under Single Window Scheme of SIDBI and shall be operated through Commercial Bank, if so, what are the details thereof;

(b) whether such loan shall be covered under the Credit Guarantee Scheme of DICGC;

(c) if so, whether Commercial Banks have been instructed not to insist collateral security from the entrepreneurs except mortgage of outlets, fixed assets and hypothecation of movable assets; if so, what are the datails of Circular Letter issued by SIDBI in this regard; and

(d) whether Government have notified, that composite loan under Single Window Scheme shall be operated through Commerical Banks in order to enlarge the flow of assistance, if so, what are the details of the notification, serial-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) The Small Industries Development Bank of India (SIDBI) had introduced a Refinance Scheme for assistance to marketing entrepreneurs in July, 1990 for strengthening and expanding the marketing infrastructure at villages, small towns and semiurban areas to provide support to all segments of the small scale sector viz. cottage, village, tiny and small units. The scheme is operated through SFCs, SIDCs and banks, including commercial banks, Under the Scheme, assistance is provided to individuals, partnership concerns, private and public limited companies with experience in marketing to set up rates